



## **HEWT SHORT-TERM (STD) AND LONG-TERM DISABILITY (LTD) PROGRAMS ANNUAL ENROLLMENT INFORMATION**

### **Short-Term Disability**

If you become disabled and unable to perform your job duties due to a non-work related injury or illness (including pregnancy), you may qualify for Short-Term Disability benefits. Short-Term Disability benefits equal to 60% of your weekly base pay rate up to a maximum weekly benefit of \$4,000. Short-Term Disability benefits begin on the 8<sup>th</sup> calendar day after your first day of total disability, or on the 1<sup>st</sup> day you are hospitalized as a registered patient being charged a full day's room and board. Benefits can continue up to a maximum of 180 days.

### **How do I Enroll in the Short-Term Disability?**

Eligible employees may enroll at their time of hire and during the Annual Enrollment period.

### **How do I Apply for Benefits?**

To apply for benefits:

- You and your physician will complete a claim form
- You must then submit your completed claim form along with your signed Disclosure Authorization form to HEWT Benefits Administration, within 31 days of the onset of the disability.

To receive STD benefits, your claim must meet current plan provisions. Please refer to the *Hanford Employee Welfare Trust Short and Long Term Disability Plan and Disability Equalizer Benefits Plan Summary Plan Description* for more information. This document and the necessary claim forms are at [www.hanford.gov/hr](http://www.hanford.gov/hr), or can be requested by calling the HEWT Benefits Administration Helpline at (509) 376-6962.

### **What Happens if I Waive Coverage for Short-Term Disability?**

If you previously waived coverage, you can elect coverage during this Annual Enrollment period for coverage effective January 1, 2022.

### **Is there a Pre-Existing Condition Clause?**

If you waive coverage in the Short-Term Disability program during *any* Annual Enrollment period and decide to enroll in a subsequent year, you will be subject to a pre-existing condition clause. This means that for your first six months in the program, any pre-existing condition you may have is not covered. If you maintain continuous enrollment in the Short-Term Disability program, you will not be subject to a pre-existing condition clause.

### **What is a Pre-Existing Condition?**

A condition is pre-existing if you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the three months preceding the coverage effective date.

### **What will Enrollment in the Short-Term Disability Program Cost?**

The employer will pay 50% of your Short-Term Disability monthly premium. Using after-tax dollars, you will pay the other 50%. The monthly premium is \$0.66 per \$100 of your base salary. Therefore, your 50% share of the premium would be \$0.33 per \$100 of your base salary. 50% of the benefits you receive will be tax-free.

### **What about Long-Term Disability (LTD)?**

The Long-Term Disability program provides income protection for employees. Employees are automatically enrolled in the Long-Term Disability Program, at no cost to them. Your Short-Term Disability program enrollment status will not affect your eligibility for Long-Term Disability benefits. Long-Term Disability benefits begin on the 181<sup>st</sup> day of total disability with a monthly benefit being 50% of your monthly base pay up to a maximum of \$4,000 per month, reduced by applicable reductions.



**Employee Short-Term Disability Premium Cost Examples:**

***Non-Bargaining employee with a salary of \$50,000***

<b>Employee Annual Base Salary</b>	<b>\$50,000</b>
Divide by \$100	$\$50,000 / \$100 = \$500.00$
Multiply by Rate (\$0.33) to calculate the annual rate	$\$500.00 \times \$0.33 = \$165.00$
Divide by 26 bi-weekly payrolls in a year	$\$165.00 / 26 = \$6.35$
<b><i>Employee's bi-weekly payroll deduction</i></b>	<b><i>\$6.35</i></b>

***Non-Bargaining employee with a salary of \$75,000***

<b>Employee Annual Base Salary</b>	<b>\$75,000</b>
Divide by \$100	$\$75,000 / \$100 = \$750.00$
Multiply by Rate (\$0.33) to calculate the annual rate	$\$750.00 \times \$0.33 = \$247.50$
Divide by 26 bi-weekly payrolls in a year	$\$247.50 / 26 = \$9.52$
<b><i>Employee's bi-weekly payroll deduction</i></b>	<b><i>\$9.52</i></b>

***Bargaining Unit employee with a salary of \$50,000***

<b>Employee Annual Base Salary</b>	<b>\$50,000</b>
Divide by \$100	$\$50,000 / \$100 = \$500.00$
Multiply by Rate (\$0.33) to calculate the annual rate	$\$500.00 \times \$0.33 = \$165.00$
Divide by 52 weekly payrolls in a year	$\$165.00 / 52 = \$3.17$
<b><i>Employee's weekly payroll deduction</i></b>	<b><i>\$3.17</i></b>

***Bargaining Unit employee with a salary of \$75,000***

<b>Employee Annual Base Salary</b>	<b>\$75,000</b>
Divide by \$100	$\$75,000 / \$100 = \$750.00$
Multiply by Rate (\$0.33) to calculate the annual rate	$\$750.00 \times \$0.33 = \$247.50$
Divide by 52 weekly payrolls in a year	$\$247.50 / 52 = \$4.76$
<b><i>Employee's weekly payroll deduction</i></b>	<b><i>\$4.76</i></b>